



## WORKING EFFECTIVELY WITH UCIP TO MAXIMIZE COVERAGE

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## DOESN'T UCIP COVER EVERYTHING?

- ✓ Special Events
- ✓ Special Districts
- ✓ Cyber Risk
- ✓ Real and Personal Property
- ✓ Rental Cars
- ✓ Bonds, Crime Coverage
- ✓ Leasing

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## SERVICES FROM UCIP

- Risk Management
- Loss Prevention/ Loss Control
- Claims Management

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## SPECIAL EVENTS

- Definition: Any organized private or public event that requires the use of County areas or facilities beyond the normal operating procedures of the County and its departments

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## TAXPAYERS PAID FOR OUR BUILDINGS

- Careless taxpayers should not be subsidized by careful taxpayers. If a user burns down a building, who should pay for it? If I have a party at the Fire Hall and the floor gets wet from spilled drinks that aren't picked up, who should pay for the slip and falls?

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## DOES UCIP INSURE SPECIAL EVENTS?

- Yes, If the event is County-sponsored or the County is a co-sponsor
  - Define Sponsor: The County is responsible for the event being held, e.g., typically, Counties sponsor their County Fair
  - Co-sponsor: The County may co-sponsor with another entity (public or private) an event, e.g., Davis County co-sponsors the Safe Kids Fair with Clearfield City

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## UCIP'S COVERAGE

- If the County is sponsoring, UCIP will cover the County's liability exposure
- If the County is co-sponsor, UCIP will cover the liability assumed by the County by agreement among the parties (let your attorney and/or UCIP help you with that agreement)

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## HAZARDS OF COUNTY SPONSORSHIP

- May be outside County's area of expertise
- Losses or bad experiences can tarnish image, cause citizen animosity
- Any incurred losses figure negatively in rating the County's experience with UCIP

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## NON-SPONSORED SPECIAL EVENTS

- ☛ Outside the scope of coverage-UCIP intends to cover the known exposures of Utah's County governments
- ☛ Non-county users of County facilities change the known exposures
  - A rock concert at the County's rodeo arena
  - A Harley-Davidson owners' convention at a County park

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## SPECIAL EVENTS REQUIRING SPECIAL COVERAGE

- ☛ Groups not under the control or direction of County government
  - Other forms of government
  - Private businesses
  - Non-profits
  - Charitable groups
  - Informal groups (book club, sewing circle)

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## WHEN SHOULD INSURANCE BE REQUIRED? (NO OPTION)

- ✓ Controlled entry-tickets, donations,entry fee
- ✓ Anything is sold
- ✓ Tents, canopies,stages are brought in
- ✓ Event is advertised as a public event
- ✓ Event is organized by a caterer
- ✓ Special vehicle access is requested

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## CONTINUED

- ✓ Additional electricity, restroom or garbage facilities are requested
- ✓ Liquor is being sold/served
- ✓ Any requests for road closures

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## HOW SHOULD A COUNTY HANDLE SPECIAL EVENTS?

- ☛ Require proof of insurance before allowing use of a County facility (whenever possible)
  - \$1 million limits
  - Name County as additional insured

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## IF INSURANCE IS NOT AVAILABLE OR IMPRACTICAL

- ☛ Use the guidelines of UCIP's Joint Policy on Special Events Requirements

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## SPECIAL DISTRICTS

- Requirements to obtain UCIP Coverage
  - Governing body must approve or appoint 50% or more of the SSD's governing body
  - Governing body must appropriate 50% or more of SSD's funding
  - Governing body must have the authority to hire/terminate SSD's employees

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## ADDING SPECIAL DISTRICTS

- Report the SSD and its exposures
- Coverage falls under County, not separately named
- Can cover for both Multiline and Workers' Compensation

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## COVERING SSD'S, NON-PROFITS PER CONTRACTS

### UCIP will cover if:

- County benefits from contract, and governing board of county authorizes
- County is authorized to provide the service
- County is obligated by the contract to provide the insurance to other
- UCIP has reviewed the contract

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## CYBER RISK-PROPERTY

### What UCIP Covers:

- Owned equipment and component parts except failure, malfunction, inadequacy
- Extra expense following damage or destruction of system
- Computer Fraud

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## CYBER RISK-LIABILITY

- ☛ Hacking "Events"
  - Stolen customer lists
  - Stolen personal data
  - Fraud
  - Programming Errors

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## CYBER RISK QUESTIONS

- ☛ Security practices. What sort of "firewalls" do you have protecting your networks?
- ☛ How often are they updated?
- ☛ What sort of procedures (passwords, etc.) do you follow to limit system access to authorized employees?

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## CYBER RISK QUESTIONS

- What kind of antivirus products are you using?
- What provisions are there for system backup and recovery?

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## NON-OWNED AND HIRED CARS

- Coverage through UCIP
  - What's the intent once you're behind the wheel?
- Employer's Non-Ownership Liability
- Hired Car

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## REAL PROPERTY

- Historical Buildings-cost to rebuild
- Sheriff's Canines-"Life Insurance"

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## PERSONAL PROPERTY

- Inventory
  - Insured values
  - Proof of loss
- Valuation
  - Larger items

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## BONDS, CRIME COVERAGE

- Positions not covered by statute
  - Requirement for some agencies

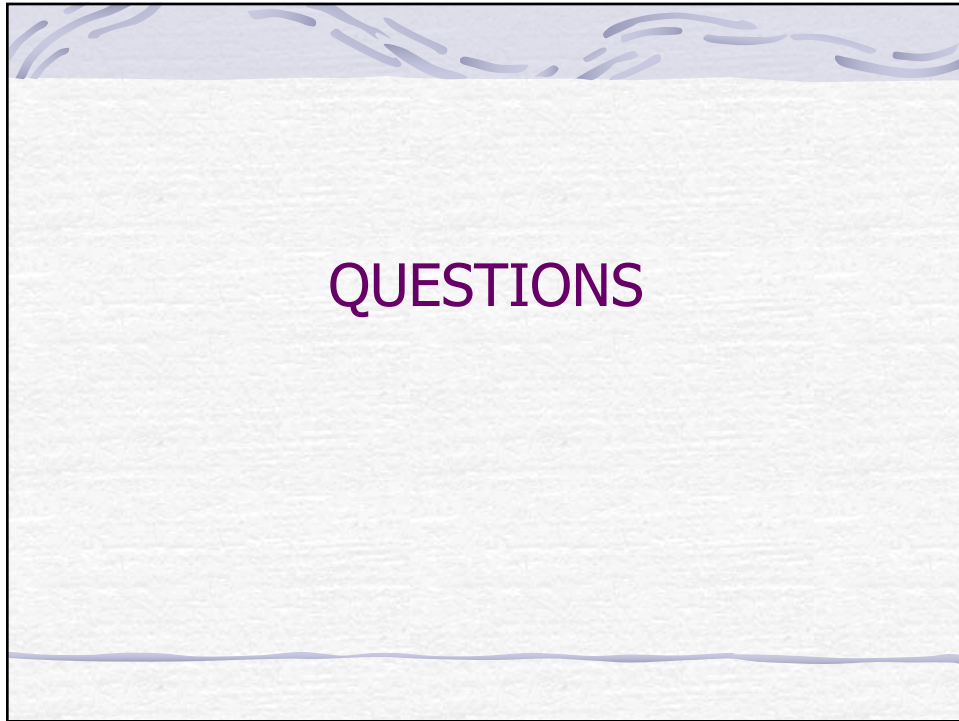
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## LEASING

- Leased property is covered by UCIP as long as County is lessee

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